

MAINSTREET CREDIT UNION

We are currently recruiting for the following position:

Position: Branch Manager

Location: Exmouth St, Sarnia

Hours: Full-time

Starting Date: ASAP

Pay Grade: \$57,556.00 to \$71,945.00 (pay to commensurate with experience)

Job Function:

Under the guidance of the Director of Retail Advice, the Branch Manager will manage the overall branch operations. As Branch Manager, you will foster a needs based sales approach within a culture of service excellence, consistent with our corporate vision, mission and strategic plan.

The incumbent will lead the branch team, coach & train branch staff; maintain discretionary lending limits; manage the development of the investment, deposit and loan portfolios, develop & meet growth targets; implement marketing plans for product and service promotion within your branch and ultimately be responsible for the financial performance of the branch.

The incumbent's primary focus is to provide leadership and guidance for the overall activities involved in the Branch through identification of opportunities, coordination of all activities, and the achievement of objectives through use of the Advice Based model.

The Branch Manager will ensure a team approach to advice and member service, share and translate organizational goals into measurable actions, and provide appropriate mentoring/coaching on the advice based process.

This position requires a good understanding of the Credit Union's business strategies, and the external markets and the competition within their market.

Major Duties and Responsibilities:

As Manager

- Manage directly and indirectly all branch staff; promotes sales & service excellence, motivation and enthusiasm, product knowledge and professionalism; adheres to performance standards
- Conduct regular staff meetings and monitors all branch activities to ensure awareness of operational problems and successes

- Analyze branch financial statements on a monthly basis to track actual results to plan, identify potential issues and take corrective action as required
- Ensure the execution of the branch marketing program
- In consultation with Human Resources, approve the hiring of new staff, implement training & development programs; identify opportunities for staff growth & succession planning; manage all areas of performance
- Ensure that sales processes favour and respect member objectives over sales targets
- Initiate action to improve the growth and development of the branch with a clear focus on the advice based relationship model. Coach staff to identify the needs of the member by promoting the credit union's products and services
- Ensure that sales processes favour and respect member objectives over sales targets
- Propose branch budget objectives on an annual basis
- Recommend modifications for product or service improvement based on member needs
- Oversee the member dispute resolution process for their branch
- Directly accountable for overall operational controls and risk management for the Branch
- Proactively participate in community events resulting in a positive image in the marketplace

As Member Advisor

- Advise current members and potential new members on Credit Union Products and Services (including opening personal and business accounts, overdraft applications, Mastercard applications) using the Advice Based model approach
- Approve and/or decline loans, mortgages - including construction mortgages and other lending products within the limits of authority as defined by the Credit Union Act, the By-laws and Credit Union Policy

- Refer prospective commercial/agricultural business to a Commercial Account Manager
- Maintain a high level of education with respect to Credit Union products, services and marketing programs/strategies
- Review delinquent accounts, analyze current status and initiate actions to collect on delinquent loans
- May be licensed Mutual Fund representative depending on needs of location

Perform other duties as assigned

Qualifications:

- Post-Secondary Degree/Diploma or work equivalency
- 5+ years working in financial services (including credit management)
- CFP or PFP or working towards?
- Excellent leadership ability (solid training & coaching experience an asset)
- Displays exceptional interpersonal skills by demonstrating approachability, trustworthiness, flexibility and a strong work and service ethic
- Proven relationship management and sales effectiveness skills, able to identify member needs and match appropriate solutions
- Understanding of markets and trends in the industry
- Demonstrates results orientation in both sales and service
- Uses technology to enhance productivity
- Committed to continuous personal improvement